

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO

IN RE: JAMAL NUMAN SALEH
MARIA VAZQUEZ BERMUDEZ
DEBTOR(S)

BK. CASE # 12-08582 ESL

CHAPTER 13

CHAPTER 13 PAYMENT PLAN

NOTICE: • The following plan contains provisions which may significantly affect your rights. You should read this document carefully and discuss it with your attorney. When confirmed, the plan will bind the debtor and each creditor to its terms. Objections must be filed in writing with the Court and served upon the debtor(s), debtors' counsel, the Trustee and any other entity designated by the Court, at the 341 meeting of creditors or not less than twenty (20) days prior to the scheduled confirmation hearing. For post confirmation Plan Modifications, objections must be filed and notified in the same manner within twenty (20) days from its notification. • This plan does not allow claims. Any party entitled to receive disbursements from the Trustee must file a proof of claim. The Trustee will pay the allowed claims, as filed, provided for in the plan, unless disallowed or expressly modified by the Court and / or the terms of the plan. If no claim is filed, the Trustee will not pay a creditor provided for in the plan, unless ordered by the Court. If the Trustee is to make POST-PETITION REGULAR MONTHLY PAYMENTS to any Secured obligation, then a proof of claim must be filed including the following information: account number, address, due date and regular monthly payment. Secured creditor must notify any change in the monthly payment, three (3) months prior to the effective date of new payment. Those post-petition monthly payments will not exceed the life of the plan. • See the notice of commencement of case for 341 meeting date and claims bar date, the latter is the date by which a proof of claim must be filed in order to participate of the plan distribution.

1. The future earnings of the Debtor(s) are submitted to the supervision and control of the Trustee and the Debtor(s) shall make payments to the Trustee:
 directly by payroll deductions, as hereinafter provided in the PAYMENT PLAN SCHEDULE.
2. The Trustee shall distribute the funds so received as hereinafter provided in the DISBURSEMENT SCHEDULE.
3. The Confirmation Order will not vest property of the Estate on Debtor(s) until the Order discharging Debtor(s) is entered.

PLAN DATED:

 PRE POST-CONFIRMATION

I. PAYMENT PLAN SCHEDULE

\$ 150	x 18	= \$ 2,700
\$ 500	x 42	= \$ 21,000
\$ _____	x _____	= \$ _____ 0
\$ _____	x _____	= \$ _____ 0
\$ _____	x _____	= \$ _____ 0
TOTAL = 60		\$ 23,700

Additional Payments:

\$ _____ to be paid as a LUMP SUM
within _____ with proceeds to come from

Sale of property identified as follows:

Other: _____

Periodic Payments to be made other than and in addition to the above.

\$ _____ x _____ = \$ _____ 0

To be made on: _____

PROPOSED PLAN BASE: \$ 23,700

II. ATTORNEY'S FEES

To be treated as a § 507 Priority, and paid before any other creditor and concurrently with the Trustee's fees, unless otherwise provided:

a. Rule 2016(b) Statement: \$ 2,250
b. Fees Paid (Pre-Petition): (\$ 0)
c. R 2016 Outstanding balance: \$ 2,250

d. Post Petition Additional Fees: \$ 0
e. Total Compensation: \$ 2,250

Signed: */s/ Jamal Numan Saleh*
DEBTOR JAMAL NUMAN SALEH
/s/ Maria Vazquez Bermudez
JOINT DEBTOR MARIA VAZQUEZ BERMUDEZ

AMENDED PLAN DATED: December 20, 2012
FILED BY DEBTOR TRUSTEE UNSECURED CREDITOR

III. DISBURSEMENT SCHEDULE SEQUENCE

A. SECURED CLAIMS: Debtor represents that there are no secured claims.
 Secured creditors will retain their liens and shall be paid as follows:

Adequate Protection Payments: Cr. _____ \$ _____

Trustee will pay secured ARREARS:

Cr. FIRSTBANK POC 9 \$ 2,131	Cr. Acct. _____ \$ _____	Cr. Acct. _____ \$ _____
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Trustee will pay REGULAR MONTHLY PAYMENTS:
(please refer to the above related notice, for important information about this provision)

Cr. Acct. _____ Monthly Pymt.\$ _____	Cr. Acct. _____ Monthly Pymt.\$ _____	Cr. Acct. _____ Monthly Pymt.\$ _____
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Trustee will pay IN FULL Secured Claims:

Cr. \$ _____	Cr. \$ _____	Cr. \$ _____
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Trustee will pay VALUE OF COLLATERAL:

Cr. \$ _____	Cr. \$ _____	Cr. \$ _____
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Secured Creditor's interest will be insured. INSURANCE POLICY will be paid through plan:

Cr. _____	Ins. Co. _____	Premium: \$ _____
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(Please indicate in "Other Provisions" the insurance coverage period)

Debtor SURRENDERS COLLATERAL TO Lien Holder:

Debtor will maintain REGULAR PAYMENTS DIRECTLY to:
FIRSTBANK MORTGAGE AND AUTO

B. PRIORITIES. The Trustee will pay §507 priorities in accordance with the law [§1322 (a)(2)].

IRS

C. UNSECURED PREFERRED: Plan Classifies Does not Classify Claims.

Class A: Co-debtor Claims: Pay 100% / "Pay Ahead":

Class B: Other Class: _____

<input type="checkbox"/> Cr. \$ _____	<input type="checkbox"/> Cr. \$ _____	<input type="checkbox"/> Cr. \$ _____
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D. GENERAL UNSECURED NOT PREFERRED: (Case Liquidation Value = \$ _____)

Will be paid 100% plus _____ % Legal Interest. Will be paid Pro-Rata from any remaining funds

OTHER PROVISIONS:

Tax refunds if any will fund the plan during the life of the plan and the base will be deemed increased accordingly. Step up will come from the payoff of auto.

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO

IN RE:

JAMAL NUMAN SALEH
MARIA VAZQUEZ BERMUDEZ

Debtor

CASE NO. 12-08582 ESL

CHAPTER 13

**STATEMENT OF PURPOSE, CERTIFICATE OF SERVICE OF AMENDED CHAPTER
13 PAYMENT PLAN DATED 12/20/2012**

I HEREBY CERTIFY and STATE that: the purpose is to amend the Chapter 13 Payment plan to propose a revised payment plan schedule to include the step up payment resulting from the payoff of the automobile and include the provision to pay the arrears to FirstBank as per claim no. 9.

I hereby certify that I electronically filed the foregoing with the Clerk of the Court using CM/ECF System which will send notifications of such filing to the following:

- JOSE RAMON CARRION MORALES newecfmail@ch13-pr.com
- ADA M CONDE condelawpr@gmail.com,
condelawpr@yahoo.com;estudiolegal1418@gmail.com;estudiolegalpr@yahoo.com;cond
eprlaw@gmail.com
- MONSITA LECAROZ ARRIBAS ustpregion21.hr.ecf@usdoj.gov
- FRANCISCO J PORTUONDO DIAZ carmene.rodriguez@bbvapr.com
- VANESSA M TORRES QUINONES mbaldera@martineztorreslaw.com,
jroco@martineztorreslaw.com;vtorres@martineztorreslaw.com;mrivera@martineztorresla
w.com;quiebrasmt@gmail.com;ecruz@martineztorreslaw.com;rmelendez@martineztorre
slaw.com

CERTIFICATE OF SERVICE

And I hereby certify that I have mailed by United States Postal Service the amended Chapter 13 Payment Plan dated 12/20/2012 to all creditors and parties with interest as per the master address list.

In San Juan, Puerto Rico, on December 20, 2012.

/s/ *Ada M Conde*

ADA CONDE, ESQ.
USDCPR 206209
PO Box 13268, San Juan, PR 00908-3268
Tel: 787-721-0401 Fax: 787-721-3616
Email: condelawpr@gmail.com

Label Matrix for local noticing

0104-3

Case 12-08582-ESL13

District of Puerto Rico

Old San Juan

Fri Dec 21 02:08:13 AST 2012

US Bankruptcy Court District of P.R.

Jose V Toledo Fed Bldg & US Courthouse

300 Recinto Sur Street, Room 109

San Juan, PR 00901-1964

BANCO BILBAO VIZCAYA ARGENTARIA

PO BOX 364745

SAN JUAN, PR 00936-4745

FIRST BANK PUERTO RICO

VANESSA M TORRES QUINONES ESQ

PO BOX 192938

SAN JUAN, PR 00919-3409

AMERICAN EXPRESS

PO BOX 1270

Newark, NJ 07101-1270

ATT

PO BOX 15067

San Juan, PR 00902-8567

AUTORIDAD DE ENERGIA ELECTRICA

PO BOX 363508

San Juan, PR 00936-3508

American Express Bank FSB

c/o Becket and Lee LLP

POB 3001

Malvern PA 19355-0701

American InfoSource LP as agent for
Midland Funding LLC

PO Box 268941

Oklahoma City, OK 73126-8941

BANK OF AMERICA

PO BOX 15102

Wilmington, DE 19886-5102

BBVA

PO BOX 364745

San Juan, PR 00936-4745

CITIFINANCIAL

PO BOX 71398

San Juan, PR 00936

FIA

PO BOX 15720

Wilmington, DE 19850-5720

FIA CARD SERVICES, N.A.

4161 Piedmont Parkway

NC4 105 03 14

Greensboro, NC 27410

FIRST BANK BANKRUPTCY DIV

PO BOX 9146

San Juan, PR 00908-0146

FIRST BANK PUERTO RICO

MARTINEZ & TORRES LAW OFFICES, P.S.C.

PO. BOX 192938

SAN JUAN, PUERTO RICO 00919-3409

(787)767-8244 FAX.(787)767-1183

FIRSTBANK

BANKRUPTCY DIVISION

PO BOX 9146

SAN JUAN, PR 00908-0146

HOME DEPOT CREDIT SERVICES

PROCESSING CENTER

Des Moines, IA 50364-0500

HOSPITAL HIMA- SAN PABLO BAYAMON

PO BOX 4980

Caguas, PR 00726-4980

(p) INTERNAL REVENUE SERVICE

CENTRALIZED INSOLVENCY OPERATIONS

PO BOX 7346

PHILADELPHIA PA 19101-7346

MONITRONICS FUNDING LP

DEPT. CH 8628

PALATINE

Palatine, IL 60055-8628

NATIONWIDE RECOVERY SYSTEMS

PO BOX 702257

Dallas, TX 75370-2257

ONELINK COMMUNICATIONS

PO BOX 192296

San Juan, PR 00919-2296

PR ACQUISITIONS LLC

PO BOX 194499

San Juan, PR 00919-4499

SEARS PREMIER CARD

PO BOX 183114

Columbus, OH 43218-3114

TRIPLE SSS

PO BOX 363628

San Juan, PR 00936-3628

UNITED SURETY AND INDEMNITY

PO BOX 2111

San Juan, PR 00922-2111

ADA M CONDE

PO BOX 13268

SAN JUAN, PR 00908-3268

JAMAL NUMAN SALEH

URB VILLA FONTANA

VIA 17 LR 13

CAROLINA, PR 00983-3935

JOSE RAMON CARRION MORALES

PO BOX 9023884

SAN JUAN, PR 00902-3884

MARIA SOCORRO VAZQUEZ BERMUDEZ

URB VILLA FONTANA

VIA 17 LR 13

CAROLINA, PR 00983-3935

MONSITA LECAROZ ARRIBAS

OFFICE OF THE US TRUSTEE (UST)

OCHOA BUILDING

500 TANCA STREET SUITE 301

SAN JUAN, PR 00901

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

INTERNAL REVENUE SERVICES

PO BOX 21126

Philadelphia, PA 19114-0326

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u) SANTANDER FINANCIAL

	End of Label Matrix
Mailable recipients	31
Bypassed recipients	1
Total	32